

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Leila Brown  
Debtor

Case No. 17-01497-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Aug 26, 2022

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2022:**

Recip ID	Recipient Name and Address
db	+ Leila Brown, 153 Linden Ave., Elmwood Park, NJ 07407-2746
4924263	+ 3232 Newmark Drive, Miamisburg, OH 45342-5421
4908516	Best Buy/CBNA, Sioux Falls, SD 57117
4908515	+ PA Department of Revenue, PO Box 280432, Harrisburg, PA 17128-0432
4908514	+ PNC Bank Mortgage Service, PO Box 8703, Dayton, OH 45401-8703

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4908535	+ Email/Text: cms-bk@cms-collect.com	Aug 26 2022 18:47:00	Capital Mgmt Services, LP, 698 1/2 South Ogden St., Buffalo, NY 14206-2317
4908517	+ EDI: CAPITALONE.COM	Aug 26 2022 22:48:00	Capital One Bank NA, PO Box 30281, Salt Lake City, UT 84130-0281
4908519	+ EDI: CITICORP.COM	Aug 26 2022 22:48:00	Citicards CBNA, POB 6241, Sioux Falls, SD 57117-6241
4908520	+ EDI: WFNNB.COM	Aug 26 2022 22:48:00	Comenity Capital/HSN, PO Box 182120, Columbus, OH 43218-2120
4974298	EDI: CRFRSTNA.COM	Aug 26 2022 22:48:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
4908521	+ EDI: CRFRSTNA.COM	Aug 26 2022 22:48:00	Credit First Natl Assoc, PO Box 81315, Cleveland, OH 44181-0315
4908533	EDI: DISCOVER.COM	Aug 26 2022 22:48:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850
4908522	+ EDI: CITICORP.COM	Aug 26 2022 22:48:00	DSNB/Bloomington, PO Box 8218, Mason, OH 45040
4992159	EDI: Q3G.COM	Aug 26 2022 22:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4957747	EDI: DISCOVER.COM	Aug 26 2022 22:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4908524	+ EDI: AMINFOFP.COM	Aug 26 2022 22:48:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
4908518	EDI: JPMORGANCHASE	Aug 26 2022 22:48:00	Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850
4979605	Email/Text: Bankruptcy.Notices@pnc.com	Aug 26 2022 18:47:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342

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4908929	+ EDI: RECOVERYCORP.COM	Aug 26 2022 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4989571	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 26 2022 18:51:12	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
4928288	+ EDI: PENNDEPTREV	Aug 26 2022 22:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4928288	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 26 2022 18:47:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4990967	EDI: Q3G.COM	Aug 26 2022 22:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4908525	+ EDI: RMSC.COM	Aug 26 2022 22:48:00	SYNCB/Ashley Homestores, C/O PO Box 965036, Orlando, FL 32896-0001
4908526	+ EDI: RMSC.COM	Aug 26 2022 22:48:00	SYNCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007
4908527	+ EDI: RMSC.COM	Aug 26 2022 22:48:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
4908528	+ EDI: RMSC.COM	Aug 26 2022 22:48:00	SYNCB/Old Navy DC, PO Box 965005, Orlando, FL 32896-5005
4908529	+ EDI: RMSC.COM	Aug 26 2022 22:48:00	SYNCB/QVC, PO Box 965005, Orlando, FL 32896-5005
4908530	+ EDI: RMSC.COM	Aug 26 2022 22:48:00	SYNCB/TJX Co PLCCC, PO Box 965015, Orlando, FL 32896-5015
4908531	+ EDI: RMSC.COM	Aug 26 2022 22:48:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
4991160	EDI: SALLIEMAEBANK.COM	Aug 26 2022 22:48:00	Sallie Mae, PO Box 3319, Wilmington, DE 19804-4319
4908534	+ EDI: SALLIEMAEBANK.COM	Aug 26 2022 22:48:00	Sallie Mae, PO Box 3229, Wilmington, DE 19804-0229
4990260	+ EDI: RMSC.COM	Aug 26 2022 22:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4908532	+ EDI: WTRRN BANK.COM	Aug 26 2022 22:48:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
4908513	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 26 2022 18:47:00	Toyota Motor Credit, 5005 N River Blvd NE, Cedar Rapids, IA 52411
4966193	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 26 2022 18:47:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4977912	EDI: AIS.COM	Aug 26 2022 22:48:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4908523	##+	DSNC/Macys, PO Box 8218, Mason, OH 45040-8218

## NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2022 at the address(es) listed below:

Name	Email Address
Christy Marie DeMelfi	on behalf of Debtor 1 Leila Brown christy@demelfilaw.com
D. Troy Sellars	on behalf of Asst. U.S. Trustee United States Trustee D.Troy.Sellars@usdoj.gov ustpreion03.ha.ecf@usdoj.gov
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
Morris A Scott	on behalf of Creditor PNC Bank National Association mscott@pincuslaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

Leila Brown

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8569

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-01497-MJC

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Leila Brown

8/26/22**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**